

What is Claimed is:

54B91 } 1. A method of determining validity of a transaction carried out by a user at a data processing system, the method including the steps of:

- (a) receiving a first entry of data from the user;
- (b) checking the first entry of data against a first stored field of security

5 data;

- (c) receiving a second entry of data from the user;
- (d) checking the second entry of data against a second stored field of

security data; and

- (e) determining the validity of the transaction based upon results of the
- 10 checks of steps (b) and (d).

2. A method according to claim 1, further comprising the step of:

- (f) displaying the first and second entries of data after receiving the second entry of data.

3. A method according to claim 1, further comprising the step of:

- (f) receiving a user identification card from the user.

Sub P1 } 4. A method according to claim 3, wherein one entry of data is a personal identification number (PIN) associated with the user identification card and the other entry of data is data personal to an authorized holder of the card.

5. A method according to claim 4, wherein at least one of the first and second stored fields of security data is stored on the user identification card.

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6. A data processing system for carrying out a transaction requested by a user of the system, the data processing system comprising:

manual data entry means for allowing the user to enter data;

communication means for communicating information to the user;

5 a data processing unit for (i) controlling the communication means to request a first entry of data from the user via the data entry means, (ii) checking the first entry of data against a first stored field of security data, (iii) controlling the communication means to request a second entry of data from the user via the data entry means, (iv) checking the second entry of data against a second stored field of security data, and (v) determining the  
10 validity of the transaction based upon results of the checks made of the first and second entries of data against the first and second stored fields of security data, respectively.

7. A data processing system according to claim 6, wherein the communication means includes visual display means for displaying the results of checking the first and second entries of data.

8. A data processing system according to claim 7, wherein the data processing unit causes the communication means to make at least one further request for data to be entered by the user through the data entry means when an incorrect entry of data is received, and then checks the data entered in response to the further request against stored security  
5 data.

9. A data processing system according to claim 8, wherein the nature of a further request for data is determined by the nature of the error or errors in the data previously received from the user via the data entry means.

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13. A data processing system according to claim 5, wherein the data processing unit keeps a record of the requested second entry of data.

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